

# **EXHIBIT 5**

Message

**From:** Torzilli, Susan (CFPB) [/O=CFPBEXC/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=SUSAN.TORZILLI]  
**Sent:** 12/15/2014 6:25:02 PM  
**To:** Hrdy, Alice (CFPB) [Alice.Hrdy@cfpb.gov]  
**Subject:** Redacted -- Not Responsive

Great, thanks very much!

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**From:** Hrdy, Alice (CFPB)  
**Sent:** Monday, December 15, 2014 06:23 PM Eastern Standard Time  
**To:** Torzilli, Susan (CFPB)  
**Subject:** Redacted -- Not Responsive

**Redacted -- Privilege**

**From:** Torzilli, Susan (CFPB)  
**Sent:** Monday, December 15, 2014 06:22 PM Eastern Standard Time  
**To:** Hrdy, Alice (CFPB)  
**Subject:** Redacted -- Not Responsive

**Redacted -- Privilege**

**Redacted -- Not Responsive**

**Redacted -- Not Responsive**

**Redacted -- Not Responsive**

**Redacted -- Not Responsive**